State of Washington Office of Insurance Commissioner 2009 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

ank Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 GROUP HLTH COOP GRP									
Group HIth Coop	95672	WA	HMO	\$1,999,205	14.62%	\$1,996,419	\$1,796,341	89.98%	352,274
Group HIth Options Inc	47055	WA	HCSC	\$640,436	4.68%	\$639,182	\$552,318	86.41%	189,301
KPS Hith Plans	53872	WA	HCSC	\$146,063	1.07%	\$146,063	\$134,498	92.08%	38,819
	Group Totals			\$2,785,704	20.37%	\$2,781,664	\$2,483,156	89.27%	580,394
2 REGENCE GRP									
Asuris NW HIth	47350	WA	HCSC	\$218,865	1.60%	\$219,354	\$196,609	89.63%	73,513
Regence BCBS of OR	54933	OR	HCSC	\$78,327	0.57%	\$78,327	\$63,836	81.50%	24,737
Regence BlueShield	53902	WA	HCSC	\$2,400,318	17.55%	\$2,394,442	\$2,042,985	85.32%	723,146
Regence Blueshield Of ID Inc	60131	ID	L&D	\$6,576	0.05%	\$6,558	\$5,587	85.19%	7,009
Regence Life & Hlth Ins Co	97985	OR	L&D	\$14,387	0.11%	\$14,318	\$9,700	67.74%	
	Group Totals			\$2,718,473	19.88%	\$2,712,999	\$2,318,716	85.47%	828,405
3 PREMERA BLUE CROSS GRP									
Lifewise Assur Co	94188	WA	L&D	\$28,085	0.21%	\$27,929	\$17,538	62.79%	
LifeWise HIth Plan of WA	52633	WA	HCSC	\$210,235	1.54%	\$210,246	\$160,965	76.56%	78,092
Premera Blue Cross	47570	WA	HCSC	\$2,026,196	14.82%	\$2,023,053	\$1,756,581	86.83%	521,327
	Group Totals		_	\$2,264,516	16.56%	\$2,261,228	\$1,935,084	85.58%	599,419
4 UNITEDHEALTH GRP									
Golden Rule Ins Co	62286	IN	L&D	\$126	0.00%	\$126	\$58	46.12%	
Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$1,669	0.01%	\$1,679	\$1,271	75.69%	
Pacificare Life Assur Co	84506	CO	L&D	\$8,926	0.07%	\$8,926	\$8,192	91.78%	2,077
Pacificare of WA Inc	48038	WA	HCSC	\$417,931	3.06%	\$417,577	\$331,097	79.29%	42,852
Sierra Hlth & Life Ins Co Inc	71420	CA	L&D	\$2,888	0.02%	\$2,888	\$1,581	54.75%	
Unimerica Ins Co	91529	WI	L&D	\$7,608	0.06%	\$7,521	\$7,611	101.21%	
UnitedHealthcare Ins Co	79413	CT	L&D	\$658,820	4.82%	\$653,418	\$514,277	78.71%	
	Group Totals			\$1,097,967	8.03%	\$1,092,135	\$864,087	79.12%	44,929
5 MOLINA HEALTHCARE INC GRP									
Molina Hlthcare of WA Inc	96270	WA	HMO	\$725,766	5.31%	\$725,766	\$600,946	82.80%	334,175
	Group Totals		_	\$725,766	5.31%	\$725,766	\$600,946	82.80%	334,175
6 COMMUNITY HLTH PLAN OF WA									
Community HIth Plan of WA	47049	WA	HCSC	\$558,581	4.08%	\$558,581	\$489,647	87.66%	263,701
	Group Totals		_	\$558,581	4.08%	\$558,581	\$489,647	87.66%	263,701

Top 10 Authorized Companies or

State of Washington

Office of Insurance Commissioner 2009 Washington Market Share and Loss Ratio

Groups of Companies

Zero Premium Companies Excluded

Zero Premium Companies Excluded

Line of Business: Accident and Health

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
	7 KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	НМО	\$454,967	3.33%	\$454,967	\$435,935	95.82%	82,813
		Group Totals		_	\$454,967	3.33%	\$454,967	\$435,935	95.82%	82,813
	8 WASHINGTON DENTAL SERV									
	Washington Dental Serv	47341	WA	HCSC	\$425,121	3.11%	\$424,102	\$379,415	89.46%	858,469
		Group Totals		_	\$425,121	3.11%	\$424,102	\$379,415	89.46%	858,469
	9 AETNA GRP									
	Aetna Hith Inc WA Corp	47060	WA	HCSC	\$5,920	0.04%	\$5,921	\$5,027	84.90%	846
	Aetna Life Ins Co	60054	CT	L&D	\$328,532	2.40%	\$330,336	\$285,319	86.37%	
		Group Totals		_	\$334,452	2.45%	\$336,257	\$290,346	86.35%	846
1	0 MUNICH RE GRP									
	American Modern Life Ins Co	65811	OH	L&D	\$953	0.01%	\$1,036	\$615	59.37%	
	Sterling Life Ins Co	77399	IL	L&D	\$240,755	1.76%	\$240,962	\$208,727	86.62%	39,802
		Group Totals		_	\$241,708	1.77%	\$241,998	\$209,343	86.51%	39,802
	Top 1	0 Group Total			\$11,607,255	84.87%	\$11,589,698	\$10,006,675	86.34%	3,632,953
	All Other	er Companies			\$2,068,600	15.13%	\$1,995,330	\$1,602,717	80.32%	916,323
		Totals(4)		-	\$13,675,856	100.00%	\$13,585,027	\$11,609,391	85.46%	4,549,276

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement

⁽²⁾ Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

⁽³⁾ Enrollment only provided by companies filing the NAIC Health blank.

⁽⁴⁾Totals do not represent all health coverage in Washington.

State of Washington Office of Insurance Commissioner 2009 Washington Market Share Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

nk Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 PRUDENTIAL OF AMER GRP								
Pruco Life Ins Co	79227	AZ	\$57,094	\$0	\$0	\$0	\$57,094	1.42%
Prudential Ann Life Assur Corp	86630	CT	\$189,934	\$0	\$2,790	\$0	\$192,723	4.78%
Prudential Ins Co Of Amer	68241	NJ	\$3,038	\$0	\$61,736	\$0	\$64,774	1.61%
Group T	otals		\$250,066	\$0	\$64,525	\$0	\$314,591	7.80%
2 METROPOLITAN GRP			4 200,000	40	40.,020	Ψ.	Ψσ,σσ.	
General Amer Life Ins Co	63665	MO	\$10	\$0	\$0	\$0	\$10	0.00%
Metlife Ins Co of CT	87726	CT	\$19,834	\$0	\$0	\$0	\$19,834	0.49%
MetLIfe Investors Ins Co	93513	MO	\$36,072	\$0	\$0	\$0	\$36,072	0.89%
MetLife Investors USA Ins Co	61050	DE	\$151,118	\$0	\$14	\$0	\$151,132	3.75%
Metropolitan Life Ins Co	65978	NY	\$56,320	\$0	\$17,912	\$0	\$74,232	1.84%
Metropolitan Tower Life Ins Co	97136	DE	\$249	\$0	\$0	\$0	\$249	0.01%
New England Life Ins Co	91626	MA	\$188	\$0	\$0	\$0	\$188	0.00%
Group T	otals		\$263,789	\$0	\$17,927	\$0	\$281,716	6.99%
3 AMERICAN INTL GRP			+ ,	**	* ,	**	+==== ,=	
American Gen Life & Acc Ins Co	66672	TN	\$8	\$0	\$0	\$0	\$8	0.00%
American Gen Life Ins Co	60488	TX	\$2,471	\$0	\$0	\$0	\$2,471	0.069
American Gen Life Ins Co of DE	66842	DE	\$1,562	\$0	\$5	\$0	\$1,567	0.049
SunAmerica Ann & Life Assur Co	60941	AZ	\$10,317	\$0	\$631	\$0	\$10,948	0.279
Sunamerica Life Ins Co	69256	AZ	\$105	\$0	\$0	\$0	\$105	0.00%
Variable Ann Life Ins Co	70238	TX	\$31,851	\$0	\$52,428	\$0	\$84,279	2.09%
Western Natl Life Ins Co	70432	TX	\$162,499	\$0	\$0	\$0	\$162,499	4.03%
Group T	otals		\$208,814	\$0	\$53,063	\$0	\$261,877	6.50%
4 NEW YORK LIFE GRP								
New York Life Ins & Ann Corp	91596	DE	\$249,193	\$0	\$3,434	\$0	\$252,627	6.27%
New York Life Ins Co	66915	NY	\$1	\$0	\$1,809	\$0	\$1,810	0.04%
Group T	otals		\$249,194	\$0	\$5,243	\$0	\$254,437	6.31%
5 ING Amer Ins Holding Grp								
Ing Life Ins & Ann Co	86509	CT	\$1,611	\$0	\$115,095	\$0	\$116,706	2.90%
ING USA Ann & LIfe Ins Co	80942	IA	\$111,208	\$0	\$1,485	\$0	\$112,692	2.80%
Reliastar Life Ins Co	67105	MN	\$15,071	\$0	\$3,586	\$0	\$18,657	0.46%
Reliastar Life Ins Co Of NY	61360	NY	\$44	\$0	\$0	\$0	\$44	0.00%
Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
Group T	otals		\$127,934	\$0	\$120,166	\$0	\$248,100	6.15%
6 TIAA FAMILY GRP			•	•		•		
Teachers Ins & Ann Assoc Of Amer	69345	NY	\$161,425	\$0	\$76,269	\$0	\$237,694	5.90%
TIAA Cref Life Ins Co	60142	NY	\$4,013	\$0	\$0	\$0	\$4,013	0.10%
Group T	otals		\$165,437	\$0	\$76,269	\$0	\$241,707	6.00%

State of Washington Office of Insurance Commissioner 2009 Washington Market Share Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

Rank	Group Name		NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
-	7 LINCOLN NATL GRP									
	Lincoln Life & Ann Co of I	NY	62057	NY	\$1,904	\$0	\$0	\$0	\$1,904	0.05%
	Lincoln Natl Life Ins Co		65676	IN	\$187,382	\$0	\$22,956	\$0	\$210,338	5.22%
		Group Totals		_	\$189,286	\$0	\$22,956	\$0	\$212,242	5.27%
	8 JACKSON NATL GRP				,,	• •	, ,	, -	,	
	Jackson Natl Life Ins Co		65056	MI	\$210,756	\$0	\$689	\$0	\$211,446	5.25%
		Group Totals		_	\$210,756	\$0	\$689	\$0	\$211,446	5.25%
	9 WHITE MOUNTAINS GRP									
	Symetra Life Ins Co		68608	WA	\$149,483	\$0	\$6,194	\$0	\$155,677	3.86%
		Group Totals		_	\$149,483	\$0	\$6,194	\$0	\$155,677	3.86%
	10 Ameriprise Fin Grp									
	RiverSource Life Ins Co		65005	MN	\$147,278	\$0	\$1,533	\$0	\$148,811	3.69%
		Group Totals		_	\$147,278	\$0	\$1,533	\$0	\$148,811	3.69%
		Top Group Totals			\$1,962,038	\$0	\$368,565	\$0	\$2,330,602	57.82%
		All Other Companies			\$1,497,843	\$0	\$202,690	\$0	\$1,700,534	42.18%
		Totals		_	\$3,459,881	\$0	\$571,255	\$0	\$4,031,136	100.00%

State of Washington Office of Insurance Commissioner 2009 Washington Market Share Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

Rank	Group Name		NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
	1 NEW YORK LIFE GRP									
	New York Life Ins & Ann Corp		91596	DE	\$38,905	\$0	\$301	\$0	\$39,206	2.09%
	New York Life Ins Co		66915	NY	\$92,514	\$0	\$18,102	\$0	\$110,616	5.90%
	NYLife Ins Co Of AZ		81353	AZ	\$3,218	\$0	\$0	\$0	\$3,218	0.17%
		Group Totals			\$134,637	\$0	\$18,403	\$0	\$153,040	8.16%
	2 NORTHWESTERN MUT GRP				, ,			·	. ,	
	Northwestern Mut Life Ins Co		67091	WI	\$121,623	\$0	\$0	\$0	\$121,623	6.48%
		Group Totals			\$121.623	\$0	\$0	\$0	\$121,623	6.48%
	3 METROPOLITAN GRP	·			V .= .,0=0	40	Ψ.	40	4.2. ,020	0.1070
	General Amer Life Ins Co		63665	MO	\$6,569	\$0	\$0	\$0	\$6,569	0.35%
	Metlife Ins Co of CT		87726	CT	\$5,568	\$0	\$0	\$0	\$5,568	0.30%
	MetLIfe Investors Ins Co		93513	MO	\$25	\$0	\$0	\$0	\$25	0.00%
	MetLife Investors USA Ins Co		61050	DE	\$9,412	\$0	\$0	\$0	\$9,412	0.50%
	Metropolitan Life Ins Co		65978	NY	\$30,442	\$0	\$57,245	\$0	\$87,687	4.67%
	Metropolitan Tower Life Ins Co		97136	DE	\$1,561	\$0	\$0	\$0	\$1,561	0.08%
	New England Life Ins Co		91626	MA	\$2,980	\$0	\$0	\$0	\$2,980	0.16%
		Group Totals			\$56.557	\$0	\$57,245	\$0	\$113.802	6.07%
	4 PRUDENTIAL OF AMER GRP				, ,				. ,	
	Pruco Life Ins Co		79227	ΑZ	\$24,098	\$0	\$0	\$0	\$24,098	1.28%
	Prudential Ann Life Assur Corp		86630	CT	\$136	\$0	\$0	\$0	\$136	0.01%
	Prudential Ins Co Of Amer		68241	NJ	\$18,438	\$0	\$44,181	\$0	\$62,619	3.34%
		Group Totals			\$42,672	\$0	\$44,181	\$0	\$86,853	4.63%
	5 JOHN HANCOCK GRP				, ,			·	. ,	
	John Hancock Life & Hlth Ins Co		93610	MA	\$25	\$0	\$0	\$0	\$25	0.00%
	John Hancock Life Ins Co (USA)		65838	MI	\$75,850	\$0	(\$2)	\$0	\$75,847	4.04%
		Group Totals			\$75,875	\$0	(\$2)	\$0	\$75,872	4.04%
	6 LINCOLN NATL GRP	•			ψ. σ,σ. σ	40	(4-7	***	Ų. 0,0. <u>–</u>	
	First Penn Pacific Life Ins Co		67652	IN	\$3,322	\$0	\$6	\$0	\$3,328	0.18%
	Lincoln Life & Ann Co of NY		62057	NY	\$20	\$0	\$0	\$0	\$20	0.00%
	Lincoln Natl Life Ins Co		65676	IN	\$57,105	\$0	\$8,532	\$0	\$65,637	3.50%
		Group Totals			\$60,447	\$0	\$8,538	\$0	\$68,985	3.68%
	7 STATE FARM GRP	•			Ψου, τ τ τ	Ψ	ψο,σσσ	Ψ	ψου,σου	0.0070
	State Farm Life Ins Co		69108	IL	\$58,526	\$0	\$723	\$0	\$59,249	3.16%
		Group Totals			\$58,526	\$0	\$723	\$0	\$59,249	3.16%

State of Washington Office of Insurance Commissioner 2009 Washington Market Share Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

Rank Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
8 ING Amer Ins Holding Grp								
Ing Life Ins & Ann Co	86509	CT	\$1,484	\$0	\$63	\$0	\$1,547	0.08%
ING USA Ann & LIfe Ins Co	80942	IA	\$2,451	\$0	\$0	\$0	\$2,451	0.13%
Midwestern United Life Ins Co	66109	IN	\$22	\$0	\$0	\$0	\$22	0.00%
Reliastar Life Ins Co	67105	MN	\$18,756	\$0	\$24,604	\$0	\$43,360	2.31%
Reliastar Life Ins Co Of NY	61360	NY	\$350	\$0	\$49	\$0	\$399	0.02%
Security Life Of Denver Ins Co	68713	CO	\$9,452	\$0	\$7	\$0	\$9,458	0.50%
Gr	oup Totals	-	\$32,515	\$0	\$24,722	\$0	\$57,237	3.05%
9 Aegon US Holding Grp								
Merrill Lynch Life Ins Co	79022	AR	\$233	\$0	\$0	\$0	\$233	0.01%
Monumental Life Ins Co	66281	IA	\$3,551	\$9	\$384	\$1	\$3,945	0.21%
Stonebridge Life Ins Co	65021	VT	\$1,354	\$57	\$338	\$0	\$1,749	0.09%
Transamerica Financial Life Ins Co	70688	NY	\$54	\$0	\$3	\$0	\$57	0.00%
Transamerica Life Ins Co	86231	IA	\$36,656	\$283	\$1,232	\$0	\$38,170	2.03%
Western Reserve Life Assur Co of Oh	91413	ОН	\$9,202	\$0	\$0	\$0	\$9,202	0.49%
	oup Totals	-	\$51,049	\$349	\$1,956	\$1	\$53,356	2.84%
10 HARTFORD FIRE & CAS GRP								
Hartford Life & Accident Ins Co	70815	CT	\$304	\$0	\$17,756	\$0	\$18,060	0.96%
Hartford Life & Ann Ins Co	71153	CT	\$25,972	\$0	\$2	\$0	\$25,974	1.38%
Hartford Life Ins Co	88072	СТ	\$1,368	\$0	\$2,521	\$0	\$3,889	0.21%
Gr	oup Totals	_	\$27,644	\$0	\$20,278	\$0	\$47,923	2.55%
Top Gr	oup Totals		\$661,545	\$349	\$176,044	\$1	\$837,939	44.67%
All Other 0	Companies		\$805,744	\$9,512	\$222,708	\$7	\$1,037,971	55.33%
	Totals		\$1,467,290	\$9,860	\$398,752	\$8	\$1,875,910	100.00%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

2009 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

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Rank Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 ZURICH INS GRP							
21st Century Ins Co	12963	CA	\$1,163	0.01%	\$1,282	\$636	49.60%
AIG Advantage Ins Co	25232	MN	\$3,363	0.04%	\$1,426	\$572	40.10%
AIG Centennial Ins Co	34789	PA	\$1,586	0.02%	\$1,982	\$302	15.23%
AIG Natl Ins Co Inc	36587	NY	\$2,990	0.04%	\$3,731	\$1,938	51.95%
AIG Preferred Ins Co	22225	PA	\$1,929	0.02%	\$2,128	\$1,285	60.36%
AIG Premier Ins Co	20796	PA	\$2,759	0.03%	\$2,427	\$617	25.41%
American Federation Ins Co	43699	FL	\$1,323	0.02%	\$1,546	\$1,072	69.34%
American Guar & Liab Ins	26247	NY	\$14,543	0.17%	\$14,918	\$19,163	128.46%
American Intl Ins Co	32220	NY	\$15,317	0.18%	\$16,117	\$7,234	44.89%
American Intl Pacific Ins	23795	CO	\$1,699	0.02%	\$1,784	\$1,549	86.85%
American Zurich Ins Co	40142	IL	\$3,823	0.05%	\$4,302	\$1,503	34.94%
Assurance Co Of Amer	19305	NY	\$5,968	0.07%	\$7,380	\$3,669	49.71%
Coast Natl Ins Co	25089	CA	\$15,059	0.18%	\$11,390	\$5,404	47.45%
Colonial Amer Cas & Surety Co	34347	MD	\$1,455	0.02%	\$1,812	\$1,048	57.80%
Empire Fire & Marine Ins Co	21326	NE	\$9,040	0.11%	\$10,720	\$3,425	31.95%
Farmers Ins Co Of WA	21644	WA	\$499,533	5.96%	\$521,026	\$278,120	53.38%
Farmers Ins Exch	21652	CA	\$47,146	0.56%	\$49,020	\$20,347	41.51%
Fidelity & Deposit Co Of MD	39306	MD	\$15,574	0.19%	\$15,178	(\$1,593)	(10.50)%
Fire Ins Exch	21660	CA	\$34,227	0.41%	\$15,922	\$18,612	116.90%
Foremost Ins Co Grand Rapids MI	11185	MI	\$26,229	0.31%	\$25,811	\$10,950	42.42%
Foremost Prop & Cas Ins Co	11800	MI	\$6,323	0.08%	\$6,064	\$5,842	96.34%
Foremost Signature Ins Co	41513	MI	\$35,367	0.42%	\$34,872	\$23,798	68.24%
Maryland Cas Co	19356	MD	\$6,845	0.08%	\$7,923	(\$1,434)	(18.10)%
Mid Century Ins Co	21687	CA	\$85,221	1.02%	\$90,080	\$60,497	67.16%
New Hampshire Ind Co Inc	23833	PA	\$8,384	0.10%	\$9,136	\$5,816	63.66%
Northern Ins Co Of NY	19372	NY	\$784	0.01%	\$1,469	(\$56)	(3.79)%
Truck Ins Exch	21709	CA	\$41,544	0.50%	\$42,715	\$25,350	59.35%
Universal Underwriters Ins Co	41181	KS	\$21,766	0.26%	\$22,996	\$16,235	70.60%
Zurich Amer Ins Co	16535	NY	\$53,235	0.64%	\$51,550	\$33,497	64.98%
Zurich Amer Ins Co Of IL	27855	IL	\$18	0.00%	\$17	\$471	2694.94%
Gro	oup Totals		\$964,211	11.51%	\$976,724	\$545,868	55.89%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

2009 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health) Zero Premium and Loss Companies Excluded All Dollars in Thousands Direct Direct Direct NAIC Premiums Market Premiums Losses Loss Code DOM Written Share Earned Incurred Ratio(1) Rank **Group Name** 2 LIBERTY MUT GRP American Economy Ins Co 19690 IN \$35.475 0.42% \$37.525 \$27.451 73.15% American Fire & Cas Co 24066 OH \$12.264 0.15% \$9.553 \$4.196 43.93% American States Ins Co 19704 IN \$66.398 0.79% \$68.826 \$49,571 72.02% American States Preferred Ins Co. 37214 IN \$9,295 0.11% \$9,859 \$4,153 42.12% 0.03% Employers Ins of Wausau 21458 WI \$2,248 \$2,313 (\$1,087)(47.02)%First Liberty Ins Corp 33588 IL \$65 0.00% \$65 \$0 (0.62)%First Natl Ins Co Of Amer 24724 WA \$49,060 0.59% \$45,904 \$17,259 37.60% General Ins Co Of Amer 24732 WA \$16,642 0.20% \$22,745 (\$12,982)(57.08)%Indiana Ins Co 22659 IN \$4 0.00% \$5 (10274.09)% (\$512)IL \$2,994 40.78% Liberty Ins Corp 42404 \$6,482 0.08% \$7,342 Liberty Ins Underwriters Inc 19917 NY \$9,529 0.11% \$9,706 \$4,362 44.94% Liberty Mut Fire Ins Co 23035 WI \$102.535 1.22% \$100.113 \$56.603 56.54% Liberty Mut Ins Co 23043 MA \$48.267 0.58% \$49,529 \$28.210 56.96% Liberty Northwest Ins Corp 41939 OR \$47.835 0.57% \$48.334 \$42.112 87.13% LM Ins Corp 33600 IL \$6 0.00% \$6 (\$2)(37.19)%North Pacific Ins Co 23892 OR \$49.698 0.59% \$51.882 \$21.534 41.51% Ohio Cas Ins Co 24074 OH \$25,428 0.30% \$14,169 \$666 4.70% Oregon Automobile Ins Co 23922 OR \$7.423 0.09% \$8.523 \$934 10.95% Safeco Ins Co Of Amer 24740 WA \$177,261 2.12% \$176,905 \$76,700 43.36% Safeco Ins Co Of IL 39012 IL \$227,955 2.72% \$235.298 \$100.285 42.62% Wausau Business Ins Co 26069 WI \$1,223 0.01% \$1,518 \$919 60.57% Wausau Underwriters Ins Co 26042 WI \$3,100 0.04% \$2,609 \$2,059 78.89% West Amer Ins Co 44393 IN \$14,242 0.17% \$8,381 \$5,826 69.52% **Group Totals** \$912,433 10.89% \$911,109 \$431,251 48.55% 3 STATE FARM GRP IL State Farm Fire & Cas Co 25143 \$383.694 4.58% \$375.308 \$214.213 57.08% State Farm Mut Auto Ins Co 25178 IL 6.23% \$518,566 \$324,453 62.57% \$522,297 **Group Totals** \$905,991 10.81% \$893,874 \$538,665 60.26% 4 ALLSTATE INS GRP

Allstate Fire & Cas Ins Co	29688	IL	\$65,839	0.79%	\$59,826	\$33,152	55.41%
Allstate Ind Co	19240	IL	\$113,625	1.36%	\$113,491	\$59,679	52.58%
Allstate Ins Co	19232	IL	\$243,790	2.91%	\$251,585	\$129,734	51.57%
Allstate Prop & Cas Ins Co	17230	IL	\$131,838	1.57%	\$130,811	\$76,320	58.34%
Deerbrook Ins Co	37907	IL	\$592	0.01%	\$880	\$390	44.29%
Encompass Ind Co	15130	IL	\$12,619	0.15%	\$9,818	\$6,985	71.15%
Encompass Ins Co Of Amer	10071	IL	\$27,977	0.33%	\$33,060	\$19,466	58.88%
First Colonial Ins Co	29980	FL	\$1,784	0.02%	\$3,075	\$2,387	77.65%
Northbrook Ind Co	36455	IL	\$285	0.00%	\$439	\$362	82.36%
	Group Totals		\$598,350	7.14%	\$602,986	\$328,475	54.47%

Office of Insurance Commissioner

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Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

ero Premium and Loss Companies Excluded	Line of	Direct					, 2 onaio in 1110 dodina		
	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss		
ank Group Name	Code	DOM	Written	Share	Earned	Incurred	Ratio(1)		
5 UNITED SERV AUTOMOBILE ASSN GRP									
Garrison Prop & Cas Ins Co	21253	TX	\$14,402	0.17%	\$12,807	\$10,620	82.93%		
USAA	25941	TX	\$180,508	2.15%	\$176,153	\$105,600	59.95%		
USAA Cas Ins Co	25968	TX	\$126,511	1.51%	\$123,354	\$74,077	60.05%		
USAA Gen Ind Co	18600	TX	\$25,315	0.30%	\$24,256	\$15,528	64.02%		
Gro	up Totals		\$346,735	4.14%	\$336,570	\$205,826	61.15%		
6 PUBLIC EMPLOYEES GRP									
Pemco Ins Co	18805	WA	\$71,441	0.85%	\$70,890	\$43,686	61.63%		
Pemco Mut Ins Co	24341	WA	\$239,571	2.86%	\$240,202	\$137,478	57.23%		
Gro	up Totals		\$311,012	3.71%	\$311,092	\$181,164	58.23%		
7 BERKSHIRE HATHAWAY GRP									
Central States Ind Co Of Omaha	34274	NE	\$1,505	0.02%	\$1,525	\$371	24.30%		
Columbia Ins Co	27812	NE	\$1,066	0.01%	\$1,047	\$344	32.85%		
Cornhusker Cas Co	20044	NE	\$7,219	0.09%	\$8,913	\$4,995	56.04%		
Geico Cas Co	41491	MD	\$7,503	0.09%	\$7,641	\$4,854	63.52%		
Geico Gen Ins Co	35882	MD	\$133,236	1.59%	\$131,988	\$79,875	60.52%		
Geico Ind Co	22055	MD	\$66,436	0.79%	\$66,663	\$38,894	58.34%		
General Reins Corp	22039	DE	\$897	0.01%	\$837	\$657	78.46%		
General Star Natl Ins Co	11967	ОН	\$528	0.01%	\$497	(\$177)	(35.70)%		
Government Employees Ins Co	22063	MD	\$54,987	0.66%	\$54,916	\$35,356	64.38%		
Medical Protective Co	11843	IN	\$12,178	0.15%	\$12,057	\$1,961	16.27%		
National Ind Co	20087	NE	\$1,677	0.02%	\$2,200	\$1,401	63.72%		
National Liab & Fire Ins Co	20052	CT	\$2,741	0.03%	\$3,405	\$2,178	63.97%		
United States Liab Ins Co	25895	PA	\$3,638	0.04%	\$3,292	\$686	20.84%		
Gro	up Totals		\$293,610	3.50%	\$294,981	\$171,396	57.95%		
8 PROGRESSIVE GRP									
National Continental Ins Co	10243	NY	\$184	0.00%	\$215	\$102	47.24%		
Progressive Amer Ins Co	24252	FL	\$1,337	0.02%	\$1,589	\$488	30.69%		
Progressive Cas Ins Co	24260	ОН	\$18,828	0.22%	\$10,412	\$4,572	43.91%		
Progressive Classic Ins Co	42994	WI	\$30,362	0.36%	\$31,661	\$16,730	52.84%		
Progressive Direct Ins Co	16322	OH	\$70,500	0.84%	\$64,701	\$40,086	61.96%		
Progressive Max Ins Co	24279	ОН	\$56,102	0.67%	\$58,745	\$32,788	55.81%		
Progressive Northern Ins Co	38628	WI	\$602	0.01%	\$735	(\$58)	(7.92)%		
Progressive Northwestern Ins Co	42919	OH	\$86,418	1.03%	\$92,508	\$55,546	60.04%		
Progressive Preferred Ins Co	37834	ОН	\$372	0.00%	\$399	(\$237)	(59.54)%		
United Financial Cas Co	11770	ОН	\$17,457	0.21%	\$18,637	\$8,078	43.35%		
Gro	up Totals		\$282,161	3.37%	\$279,602	\$158,095	55.83%		

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

2009 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$7,846	0.09%	\$7,899	\$3,327	42.12%
	Charter Oak Fire Ins Co	25615	CT	\$15,067	0.18%	\$15,171	\$6,221	41.00%
	Discover Prop & Cas Ins Co	36463	IL	\$2,258	0.03%	\$2,371	\$583	24.59%
	Farmington Cas Co	41483	CT	\$22	0.00%	\$22	\$17	77.75%
	Fidelity & Guar Ins Co	35386	IA	\$295	0.00%	\$296	\$303	102.36%
	Northland Cas Co	24031	MN	\$226	0.00%	\$221	\$45	20.51%
	Northland Ins Co	24015	MN	\$11,176	0.13%	\$11,021	\$3,695	33.52%
	Phoenix Ins Co	25623	CT	\$10,380	0.12%	\$9,916	\$10,267	103.54%
	St Paul Fire & Marine Ins Co	24767	MN	\$18,820	0.22%	\$37,859	\$40,068	105.83%
	St Paul Guardian Ins Co	24775	MN	\$999	0.01%	\$1,009	(\$679)	(67.26)%
	St Paul Mercury Ins Co	24791	MN	\$7,297	0.09%	\$8,278	\$14	0.17%
	St Paul Protective Ins Co	19224	IL	\$483	0.01%	\$475	\$47	9.88%
	Standard Fire Ins Co	19070	CT	\$10,061	0.12%	\$9,811	\$3,483	35.50%
	Travco Ins Co	28188	CT	\$114	0.00%	\$293	\$19	6.63%
	Travelers Cas & Surety Co	19038	CT	\$1,717	0.02%	\$1,565	(\$2,223)	(142.04)%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$46,796	0.56%	\$44,961	\$8,552	19.02%
	Travelers Cas Ins Co Of Amer	19046	CT	\$6,728	0.08%	\$5,357	\$2,357	44.00%
	Travelers Commercial Ins Co	36137	CT	\$1,929	0.02%	\$1,794	\$697	38.88%
	Travelers Home & Marine Ins Co	27998	CT	\$34,066	0.41%	\$29,392	\$16,815	57.21%
	Travelers Ind Co	25658	CT	\$27,966	0.33%	\$25,206	\$5,225	20.73%
	Travelers Ind Co Of Amer	25666	CT	\$13,989	0.17%	\$14,557	\$10,291	70.69%
	Travelers Ind Co Of CT	25682	CT	\$4,193	0.05%	\$4,298	\$1,051	24.44%
	Travelers Prop Cas Co Of Amer	25674	CT	\$38,126	0.46%	\$39,098	\$44,680	114.28%
	United States Fidelity & Guar Co	25887	CT	\$297	0.00%	(\$148)	(\$827)	559.73%
	Group To	otals		\$260,852	3.11%	\$270,724	\$154,028	56.87%
10) HARTFORD FIRE & CAS GRP							
	Hartford Accident & Ind Co	22357	CT	\$2,631	0.03%	\$1,408	\$3,975	282.40%
	Hartford Cas Ins Co	29424	IN	\$53,579	0.64%	\$48,238	\$23,227	48.15%
	Hartford Fire In Co	19682	CT	\$14,317	0.17%	\$14,410	\$18,819	130.60%
	Hartford Ins Co Of The Midwest	37478	IN	\$20,920	0.25%	\$20,909	\$13,197	63.12%
	Hartford Underwriters Ins Co	30104	CT	\$43,868	0.52%	\$46,897	\$24,436	52.11%
	Property & Cas Ins Co Of Hartford	34690	IN	\$53,633	0.64%	\$52,950	\$30,208	57.05%
	Sentinel Ins Co Ltd	11000	CT	\$25,606	0.31%	\$24,155	\$18,841	78.00%
	Trumbull Ins Co	27120	CT	\$842	0.01%	\$634	(\$92)	(14.58)%
	Twin City Fire Ins Co Co	29459	IN	\$34,044	0.41%	\$36,492	\$24,494	67.12%
	Group To	otals		\$249,440	2.98%	\$246,093	\$157,105	63.84%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

2009 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded Line of Business: Property and Casualty Totals (excludes Accident and Health)

Rank	Group Name		NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
		Top Group Totals			\$5,124,797	61.17%	\$5,123,756	\$2,871,872	56.05%
		All Other Companies			\$3,252,616	38.83%	\$3,321,136	\$2,266,909	68.26%
		Totals			\$8,377,412	100.00%	\$8,444,892	\$5,138,781	60.85%

⁽¹⁾ Excluding all Loss Adjustment Expenses (LAE)

State of Washington Office of Insurance Commissioner 2009 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

Line of Business: Title

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	FIDELITY NATL FIN GRP							
	Chicago Title Ins Co	50229	NE	\$69,452	27.98%	\$70,476	\$4,597	6.52%
	Commonwealth Land Title Ins Co	50083	NE	\$20,901	8.42%	\$23,016	\$1,519	6.60%
	Fidelity Natl Title Ins Co	51586	CA	\$14,495	5.84%	\$14,697	\$404	2.75%
	Lawyers Title Ins Corp	50024	NE	\$13,633	5.49%	\$14,322	\$1,541	10.76%
	Security Union Title Ins Co	50857	CA	\$278	0.11%	\$288	\$2	0.79%
	Ticor Title Ins Co	50067	CA	\$11,777	4.74%	\$12,083	\$627	5.19%
	Group	Totals		\$130,536	52.59%	\$134,882	\$8,691	6.44%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	CA	\$50,342	20.28%	\$51,038	\$5,526	10.83%
	Pacific NW Title Ins Co Inc	50970	WA	\$29,026	11.69%	\$28,969	\$2,156	7.44%
	Group	Totals		\$79,368	31.97%	\$80,007	\$7,682	9.60%
3	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$28,298	11.40%	\$27,841	\$1,904	6.84%
	Group	Totals		\$28,298	11.40%	\$27,841	\$1,904	6.84%
4	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	MN	\$10,027	4.04%	\$9,832	\$2,252	22.91%
	Group	Totals		\$10,027	4.04%	\$9,832	\$2,252	22.91%
	Top Group	Totals		\$248,229	100.00%	\$252,562	\$20,530	8.13%
	All Other Com			\$0	0.00%	\$0	\$0	0.00%
		Totals		\$248,229	100.00%	\$252,562	\$20,530	8.13%

⁽¹⁾ Excluding all Loss Adjustment Expenses (LAE)